

**What is claimed is:**

1. A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

accessing information relating to one or more products or services;

retrieving, for a plurality of customers, customer specific information, wherein the customer specific information of each customer is associated with that customer or an account of that customer;

deciding, for each of the one or more products or services and for each customer, and based on one or both of a probability derived in part from the customer specific information and an eligibility derived in part from the customer specific information, whether the customer call may be routed to a presentation relating to the product or service;

forming a call routing strategy consistent with said deciding;

receiving an incoming customer call placed by a customer; and

implementing, for the customer, a call routing strategy associated with that customer;

wherein the incoming customer call is routed according to call routing strategy associated with that customer and based in part on available call handling resources.

2. The method of claim 1 wherein said deciding comprises checking the customer specific information for an indication as to whether the customer has previously been exposed to information relating to the product or service.

3. The method of claim 1 wherein said deciding comprises deciding whether the customer is eligible to purchase the product.

4. The method of claim 1 wherein said implementing comprises presenting a call routing strategy to a customer service representative.

5. The method of claim 1 further comprising ranking the products for which said deciding is in the affirmative according to a probable value of each product.

6. The method of claim 5 wherein the probable value of each product is calculated according to an estimated likelihood that the customer will purchase the product, the estimated likelihood being at least partially derived from the customer specific information.

7. The method of claim 1 wherein said implementing comprises automatically retrieving pre-stored customer specific information.

8. A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

receiving an incoming customer call placed by a customer, wherein customer specific information is associated with the customer or an account of the customer;

retrieving the customer specific information;

accessing information relating to a product or service;

determining, based in part on the information relating to the product or service and in part on a probability derived from the customer specific information, whether the product or service is appropriate for the customer;

deciding, consistent with said determining, whether the customer call is to be routed to a presentation relating to the product or service; and

routing the customer call according to said deciding.

9. The method of claim 8 wherein said retrieving comprises automatically retrieving pre-stored customer specific information.

10. The method of claim 8 wherein said routing is initiated by a customer service representative.

11. The method of claim 8 wherein said determining comprises at least one of determining whether the customer has previously been exposed to information relating to the product and determining whether the customer is eligible to purchase the product;

12. A system for routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the system comprising:

a first computer operatively coupled to a telephony network capable of receiving customer calls, wherein customer specific information is associated with each customer or an account of each customer, said first computer being configured to route customer calls;

a first database containing customer specific information;

a second database containing information relating to a plurality of products or services;

a second computer operatively coupled to said first computer, to said first database, and to said second database, said second computer configured to decide, for each of the plurality of products or services and based on one or both of a probability derived in part from the customer specific information and an eligibility derived in part from the customer specific information, whether the customer call may be routed to a presentation relating to the product or service and to form a call routing strategy based on the results of the decision and on available call handling resources, said second computer being configured to communicate at least a portion of the routing strategy to the first computer. .

13. The system of claim 12 wherein said second computer is configured to check the customer specific information for an indication as to whether the customer has previously been exposed to information relating to a product or service.

14. The system of claim 12 wherein said second computer is configured to decide whether the customer is ineligible to purchase the product.

15. The system of claim 12 further comprising a customer service terminal operatively coupled to said second computer and configured to receive and communicate the routing strategy to a customer service representative.

16. The system of claim 12 wherein said second computer is configured to rank the products for which the decision is in the affirmative according to a probable value of each product.

17. The system of claim 16 wherein the second computer is configured to calculate the probable value of each product according to an estimated likelihood, at least partially derived from the customer specific information, that the customer will purchase the product.

18. The system of claim 12 wherein said first computer is configured to locate customer specific information in the first database based on caller identification.

19. The system of claim 12 wherein the first computer and the second computer are portions of the same computer.

20. A system for routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the system comprising:

a first computer operatively coupled to a telephony network capable of receiving customer calls, wherein customer specific information is associated with each customer or an account of each customer, said first computer being configured to route customer calls;

a first database containing customer specific information;

a second database containing information relating to a product or service;

a second computer operatively coupled to said first computer, to said first database, and to said second database, said second computer configured to determine, based at least in part on the information relating to the product or service and at least in part on a probability derived from the customer specific information, whether the product or service is appropriate for the customer and to form a call routing strategy based thereupon and based on available call handling resources, said second computer being configured to communicate at least a portion of the routing strategy to the first computer.

21. The system of claim 20 wherein said first computer is configured to locate customer specific information in the first database based on caller identification.

22. The system of claim 20 wherein the first computer and the second computer are portions of the same computer.

23. The system of claim 20 further comprising a customer service terminal operatively coupled to the first computer and the second computer and configured to present the routing strategy to a customer service representative.

24. A system for routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the system comprising:

means for accessing information relating to one or more products or services;

means for retrieving, for a plurality of customers, customer specific information, wherein the customer specific information of each customer is associated with that customer or an account of that customer;

means for deciding, for each of the one or more products or services, for each customer, and based on one or both of a probability derived in part from the customer specific information and an eligibility derived in part from the customer specific information, whether the customer call may be routed to a presentation relating to the product or service;

means for forming a call routing strategy consistent with said deciding;

means for receiving an incoming customer call placed by a customer; and

means for implementing, for the customer, a call routing strategy;

wherein the customer call is routed according to the call routing strategy obtained by said forming and based in part on available call handling resources.

25. A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

retrieving, for a plurality of customers, customer specific information, wherein the customer specific information for each customer comprises past purchase data, past offer data, and account data is associated with the customer;

accessing information relating to one or more products or services;

computing, for each product or service, an expected value as a product of a probability and a monetary amount, the monetary amount being based at least in part on a net present value of a sale of the product or service to a seller of the product or service;

determining, for each product or service, an eligibility parameter, the eligibility parameter being based at least partially on the information relating to the product or service, the eligibility parameter being based at least partially on at least one of the past offer data and the account data;

forming a routing strategy consistent with said computing and said determining;

receiving an incoming customer call placed by a customer; and

routing the customer call according to the call routing strategy obtained by said selecting and according to available call handling resources.

26. Instructions embodied in a computer readable medium capable of causing a computer to route incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the instructions embodied in a computer readable medium configured to cause a computer to:

access information relating to one or more products or services;



retrieve, for a plurality of customers, customer specific information, wherein the customer specific information of each customer is associated with that customer or an account of that customer;

decide, for each of the one or more products or services, for each customer, and based on one or both of a probability derived in part from the customer specific information and an eligibility derived in part from the customer specific information, whether the customer call may be routed to a presentation relating to the product or service; and

form a call routing strategy consistent with said deciding;

wherein the instructions embodied in a computer readable medium cause a computer to route customer calls according to the call routing strategy.

27. A method of forming an offer presentation strategy for use with a customer initiated contact, the offer presentation strategy being constructed to contain offers predicted to be of interest to the individual customer who initiates contact, the method comprising:

accessing customer information of each of a plurality of customers, the customer information comprising at least one of account specific information of each of the plurality of customers and behavior information of each of the plurality of customers;

accessing information regarding a plurality of products or services;

forming a list of offers, the list of offers being specific to a customer, the list of offers being ordered based in part on information derived from the information of each of the plurality of customers; and

presenting an offer to a customer in accordance with the list of offers specific to that customer after receiving a customer initiated contact from that customer;

wherein, subsequent to the customer initiated contact, an offer is presented to the customer according to the list of offers specific to that customer.